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June 18, 2001

ATTORNEY DOCKET NO. 5793.3059-00
CUSTOMER NO. 22,852

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application
Title: SYSTEM AND METHOD FOR
PROVIDING FINANCIAL PRODUCTS
Inventors: Eric S. LANCASTER and Robert W. STRADTMAN

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 54 pages, including 6 independent claims and 70 claims total.
2. Drawings- 9 sheets of drawings (Figures 1-6B).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to CAPITAL ONE FINANCIAL CORPORATION.
5. The filing fee is calculated as follows:

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June 18, 2001

Page 2

Basic Application Filing Fee					\$710	\$ 710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	70	-	20	50	x \$18	900.00
Independent Claims	6	-	3	3	x \$80	240.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	0
Subtotal						\$ 1,850.00
Reduction by 1/2 if small entity						- 0
TOTAL APPLICATION FILING FEE						\$ 1,850.00

6. A check for \$1,890.00 is enclosed. The fee includes:

\$710.00 filing fee;
\$1,140.00 additional claims fee; and
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

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Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

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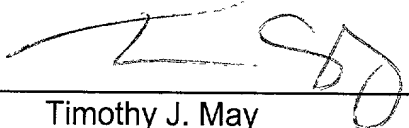
Page 3

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By:



Timothy J. May
Reg. No. 41,538

TJM:lad
Enclosures